

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

David Coit
Camille R Gadiare-Coit
Debtor(s)

Case No. 13-16700 / KCF

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/29/2013.
- 2) The plan was confirmed on 06/26/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/25/2015.
- 5) The case was completed on 02/02/2018.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,480.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$135,808.12
Less amount refunded to debtor	\$1,273.00

NET RECEIPTS: **\$134,535.12**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,074.95
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,074.95**

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A-1 Collecti	Unsecured	835.00	NA	NA	0.00	0.00
Acb Receivables Mngmt	Unsecured	123.00	NA	NA	0.00	0.00
AFNI INC	Unsecured	420.00	420.02	420.02	420.02	0.00
Allied Interstate	Unsecured	1,457.95	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	1,205.00	956.99	956.99	956.99	0.00
AMERICAN INFOSOURCE LP	Unsecured	122.00	122.25	122.25	122.25	0.00
ASSET ACCEPTANCE, LLC	Unsecured	1,551.96	4,028.86	4,028.86	4,028.86	0.00
ASSET ACCEPTANCE, LLC	Unsecured	NA	1,436.73	1,436.73	1,436.73	0.00
Cfc Auto Crd	Secured	11,646.00	NA	NA	0.00	0.00
Emergency Physicians of S. Jersey	Unsecured	787.00	NA	NA	0.00	0.00
Harris Auto	Secured	8,051.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	34,538.08	34,538.08	34,538.08	0.00
INTERNAL REVENUE SERVICE	Priority	20,655.00	5,226.02	5,226.02	5,226.02	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,969.50	1,969.50	1,969.50	0.00
Jacqueline Napper	Unsecured	258.00	NA	NA	0.00	0.00
NCO-MedClr	Unsecured	160.00	NA	NA	0.00	0.00
NJ FAMILY SUPPORT PAYMENT CT	Priority	36,000.00	0.00	36,000.00	36,000.00	0.00
NJ FAMILY SUPPORT PAYMENT CT	Priority	10,000.00	0.00	10,000.00	10,000.00	0.00
PALISADES COLLECTION	Unsecured	881.73	NA	NA	0.00	0.00
Park Dansan	Unsecured	100.00	NA	NA	0.00	0.00
QUALITY ASSET RECOVERY	Unsecured	207.00	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Secured	NA	628.77	628.77	628.77	0.00
STATE OF NEW JERSEY	Unsecured	NA	2,250.00	2,250.00	2,250.00	0.00
University Accounting Service, LLC	Unsecured	1,627.07	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	9,890.00	9,984.03	0.00	0.00	0.00
US DEPT OF EDUCATION	Unsecured	14,498.00	17,083.72	0.00	0.00	0.00
VATIV RECOVERY SOLUTIONS, LLC	Unsecured	182.00	881.73	881.73	881.73	0.00
Verizon	Unsecured	565.00	NA	NA	0.00	0.00
WILMINGTON SAVINGS FUND SOCI	Secured	362,609.00	374,562.97	25,875.22	25,875.22	0.00
WILMINGTON SAVINGS FUND SOCI	Secured	NA	526.00	526.00	526.00	0.00
WILMINGTON SAVINGS FUND SOCI	Secured	NA	300.00	300.00	300.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WILMINGTON SAVINGS FUND SOCI	Secured	NA	300.00	300.00	300.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$27,001.22	\$27,001.22	\$0.00
Debt Secured by Vehicle	\$956.99	\$956.99	\$0.00
All Other Secured	\$35,166.85	\$35,166.85	\$0.00
TOTAL SECURED:	\$63,125.06	\$63,125.06	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$46,000.00	\$46,000.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,226.02	\$5,226.02	\$0.00
TOTAL PRIORITY:	\$51,226.02	\$51,226.02	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,109.09	\$11,109.09	\$0.00

Disbursements:	
Expenses of Administration	<u>\$9,074.95</u>
Disbursements to Creditors	<u>\$125,460.17</u>
TOTAL DISBURSEMENTS :	<u>\$134,535.12</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2018

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.